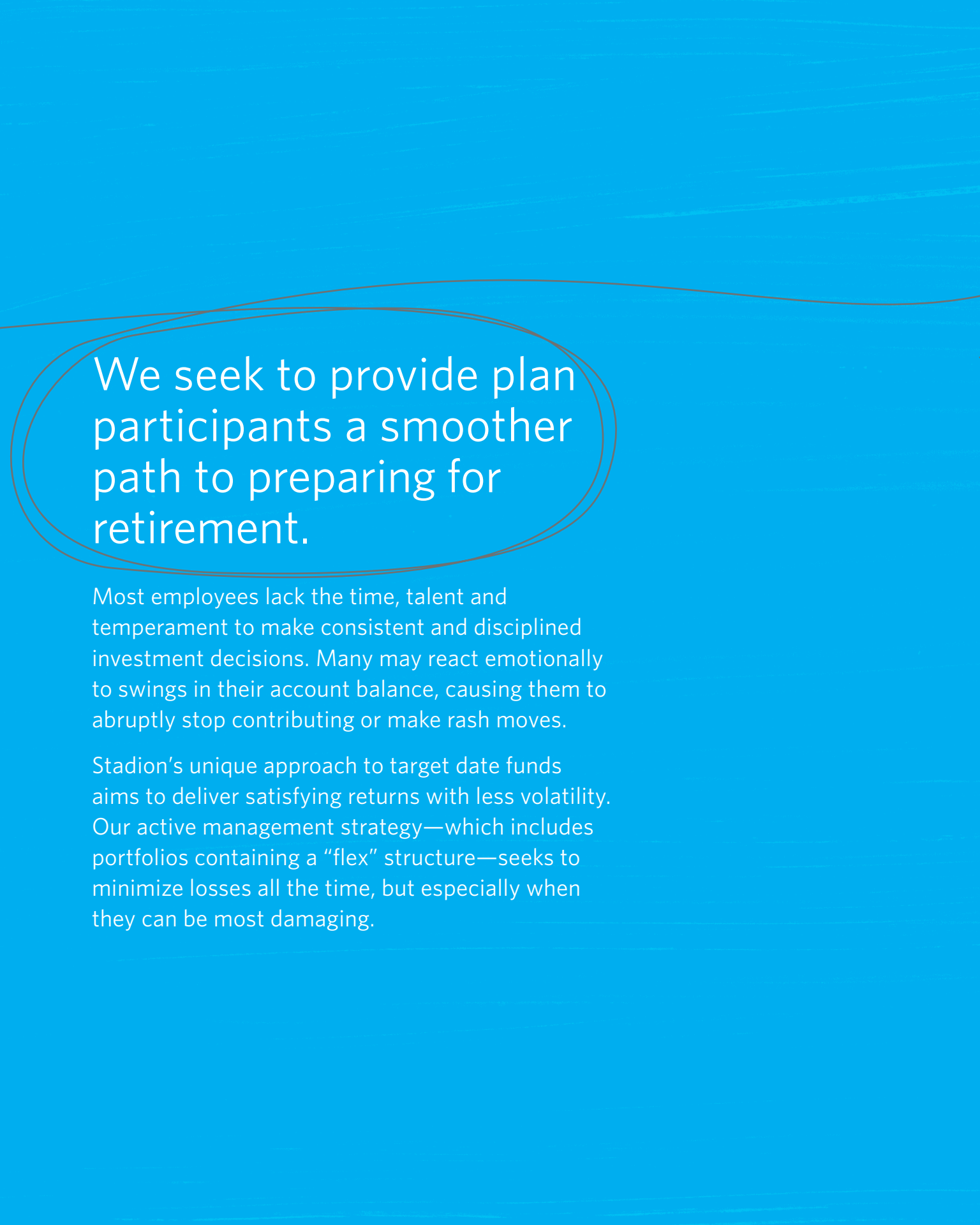


target date funds

A unique approach to a familiar product



We seek to provide plan participants a smoother path to preparing for retirement.

Most employees lack the time, talent and temperament to make consistent and disciplined investment decisions. Many may react emotionally to swings in their account balance, causing them to abruptly stop contributing or make rash moves.

Stadion's unique approach to target date funds aims to deliver satisfying returns with less volatility. Our active management strategy—which includes portfolios containing a “flex” structure—seeks to minimize losses all the time, but especially when they can be most damaging.

Target date funds are a popular choice for retirement plans. The fund structure automatically decreases equities and increases fixed income positions as it approaches the retirement date, giving participants more protection as they have fewer and fewer years to make up any losses.

At Stadion, we've taken target date funds one step further by actively managing the asset allocation within the glide path.

What makes Stadion different?

1 The "Flex" component of our portfolios.

Stadion actively manages a significant portion (the "Flex" component) of the portfolio between equity positions, fixed income positions, and cash/cash equivalents depending on market conditions. With this approach, we seek to reduce volatility and avoid devastating drops in account balances. During the critical years right before retirement, the portfolio can be as little as 10% invested in equities, while the industry average is near 40%.* Additionally, when market conditions are favorable, we can be invested more heavily in equities, aiming to capture more of the upswing.

2 The science and discipline behind our investment decisions.

Our approach to tactical management is unique; Stadion doesn't pretend to predict the market. (That would be foolish.) Instead, our technical analysis uses 18 different measures to assess market risk levels. These indicators strictly govern our asset allocation. None of our investment decisions are ever determined by emotions, hunches or gut reactions.

3 Our use of ETFs.

We use exchange-traded funds (ETFs) to access specific areas of the markets where we want exposure. ETFs help us effectively manage risk while allowing us to gain or shed exposure very quickly and effectively.

4 A conservative glide path managing "to" retirement.

The Stadion Flex Target Date Trusts are managed "to" a given retirement date, rather than "through" retirement. This allows us to shift to more conservative holdings sooner, and protect account holders' assets as they near retirement. Depending on the state of the market during the last few years of a participant's working life, this could significantly impact a participant's ability to meet their retirement needs.

5 3(38) Capabilities.

Stadion offers 3(38) fiduciary protection** when the Stadion Flex Target Date Trusts are selected as the QDIA.

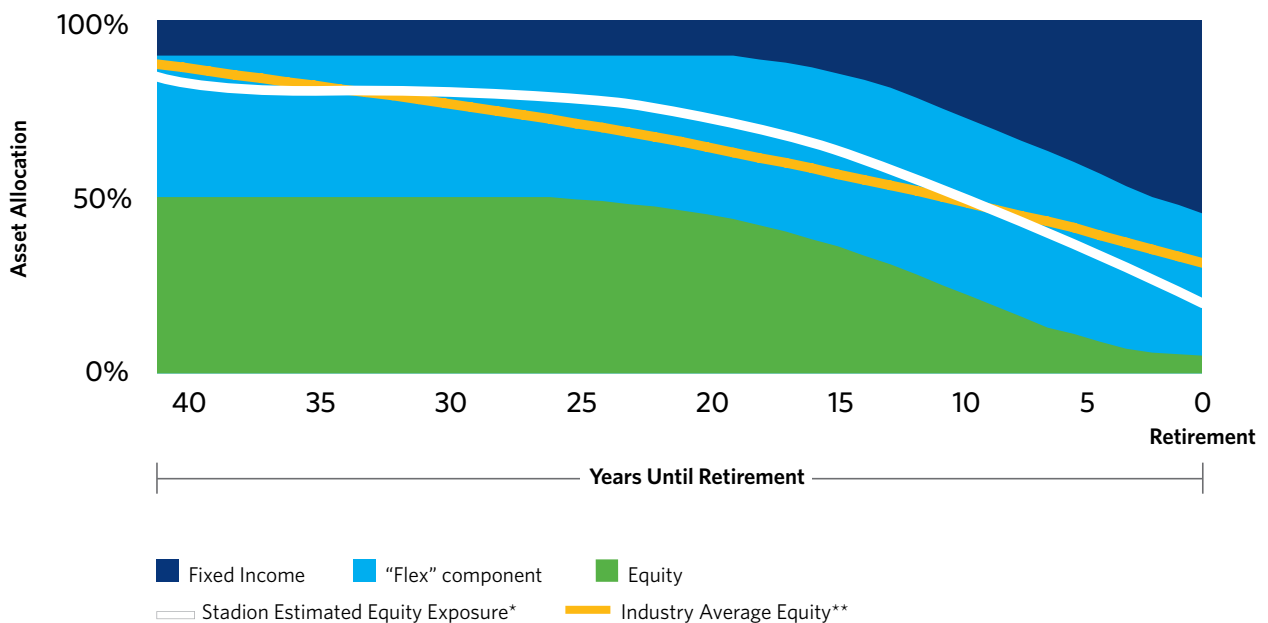
*2012 Year End Target Date Scorecard for the S&P Target Date To Index Series Glide Path

**May be limited to certain services.

Past performance is no guarantee of future results. Investments are subject to risk and may lose value.

The Power of “Flex-ability”

Stadion can actively manage the light blue “Flex” component of the portfolio among equity positions, fixed income positions, and cash/cash equivalents, depending on the state of the market. The green portion remains in equity positions and the navy in fixed income positions. As the participant nears retirement, the combined equity and Flex allocations decrease, while the fixed income allocation increases.



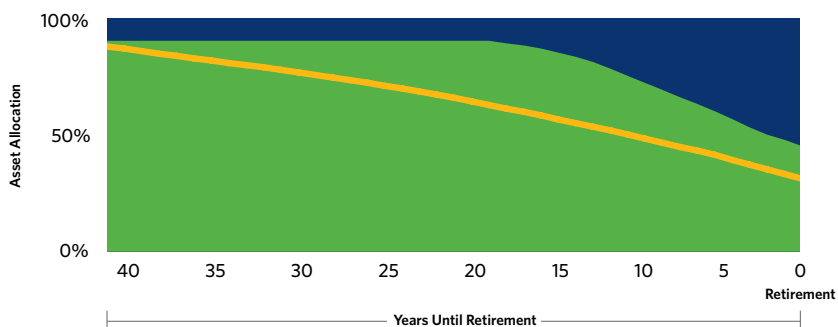
*Stadion's estimated equity exposure is computed using assumptions based on Stadion's historical equity allocations in its Managed Strategy Portfolio, which occur on average 66% of the time. Actual equity allocations will vary and may be greater than or less than the Stadion estimated equity exposure. Past performance is no guarantee of future results.

**Industry Average Equity derived from 2012 Year End Target Date Scorecard for the S&P Target Date To Index Series Glide Path, which is a representative benchmark for target date funds with “to” glide paths.

Examples of Stadion Portfolio Allocation at Different Market Risk Levels

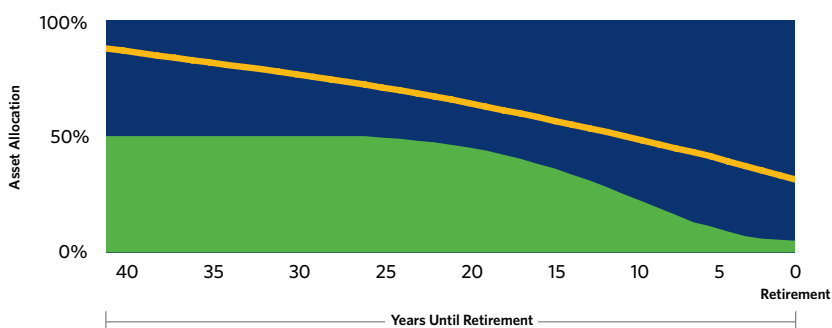
Low Risk Levels

Stadion can move the entire Flex portion of the portfolio into equities in an attempt to capture gains in the market. Note that during this time we can exceed the industry average for equity exposure.



High Risk Levels

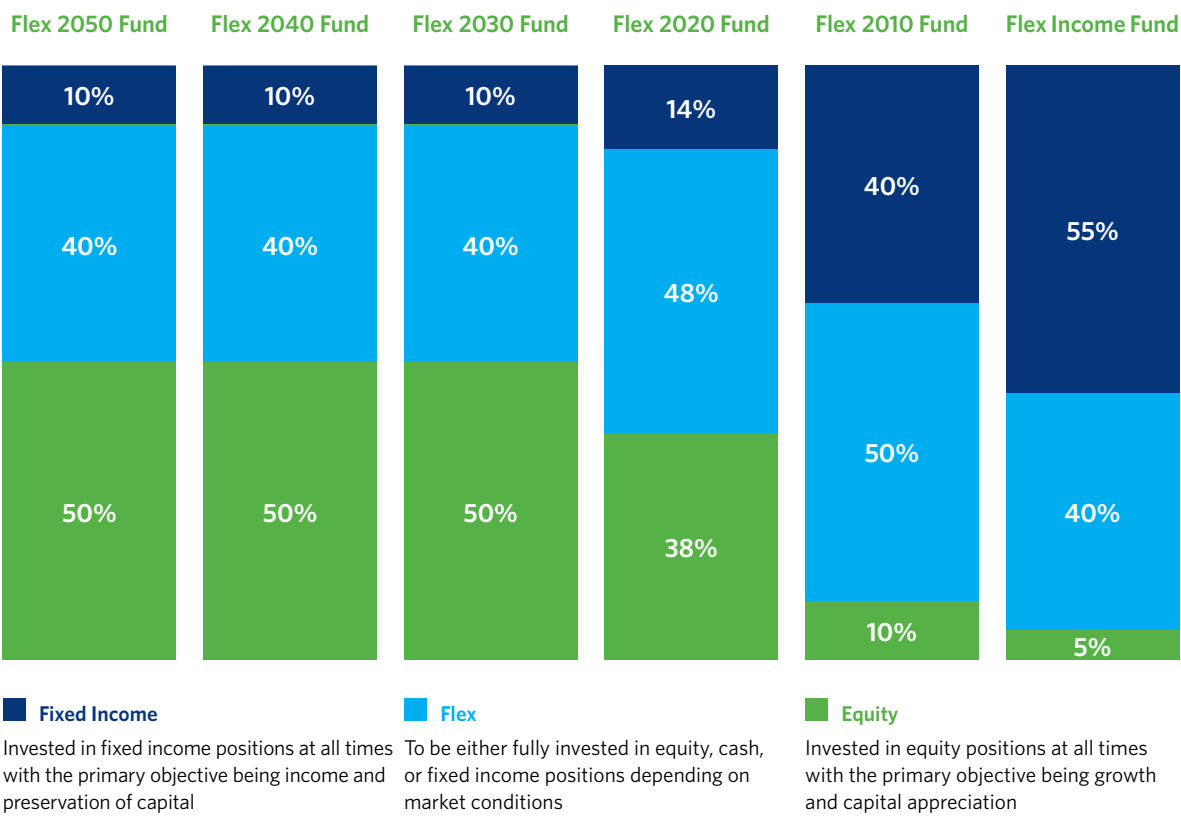
When risk levels are high, we can take the entire Flex portion to cash and cash equivalents in an attempt to avoid losses as much as possible. Now note how far this position is below the industry average. In years closest to retirement, this can make a big difference in the account balance the participant takes into retirement.



Please review Stadion Target Date Collective Investment Trust Disclosures on the back page for information that is integral to your investment decision process. Investments are subject to risk, and any of Stadion's investment strategies may lose money. Stadion's actively managed portfolios may underperform during bull markets.

The Glide Path

As the investor nears retirement, the equity and Flex allocations decrease while the fixed income allocation increases automatically. In the early years, Stadion manages the Flex component with an emphasis on aggressive market exposure. Over time, we manage the Flex portion with an increasingly conservative emphasis on market exposure.



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A History of Innovation

For nearly two decades, Stadion Money Management has managed assets for a wide range of clients, including individual investors, trust accounts and qualified retirement plans. We use exchange-traded funds (ETFs) within tactical asset allocation portfolios to manage approximately \$6 billion of investor assets, including over 7,000 retirement plans.

The Stadion Target Date Collective Investment Trust Series are funds that are Collective Investment Trusts (CIT) created by Benefit Trust Company and administered by Benefit Trust Company, as trustee. Its shares are not deposits of Benefit Trust Company and are not insured by the FDIC or any other agency. The CIT is not a mutual fund. The CIT is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. This material should not be viewed as advice or recommendations with respect to asset allocation or any particular investment. Before investing in any investment portfolio, the client and financial professional should carefully consider client investment objective, time horizon, risk tolerance, and fees.

Stadion Target Date CITs utilize Equity, Fixed Income and Tactical (also, "Flex") allocations that change over time as the target date approaches. Stadion actively manages the "Flex" portion of the fund between equity investments, fixed income investments and cash, depending on the state of the market as assessed by its investment model. This means that there may be times when either the Equity or Fixed Income Allocation will be over-weighted within the portfolio. As the fund nears its target date, the Equity and Flex allocations decrease, while the Fixed Income allocation increases. The allocations adjust automatically on a calendar basis.

Stadion utilizes ETFs as the primary underlying investment vehicle in the CITs. ETFs are suited for the tactical asset allocation strategy used by Stadion due to the vast market segments they allow us to invest in as well as improved transparency, liquidity and lower expense ratios when compared to Mutual Funds. There are additional costs and potential risks associated with investing in domestic and international Exchange-traded Funds (ETFs). Investment in the funds is subject to investment risks, including, without limitation, market risk, management style risk, risks related to "fund of funds" structure, sector risk, fixed income risk, tracking risk, risks related to ETF net asset value and market price, foreign securities risk, risks related to portfolio turnover and small capitalization companies risk. Since each Stadion CIT is a "fund of funds" an investor will indirectly bear fees and expenses charged by the underlying ETFs and investment companies in which a Stadion CIT invests in addition to the Stadion CIT's direct fees and expenses.



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